

Form RSC13

United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

ORDER AND RESCHEDULED MEETING NOTICE
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE
MEETING OF CREDITORS, AND FIXING OF DATES

Case No. 25-20290-CMB

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Robert L. Makowski Jr.
496 Venetia Road
Venetia, PA 15367

Lisa M. Makowski
496 Venetia Road
Venetia, PA 15367

Social Security No.:

xxx-xx-3096

xxx-xx-0128

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-391-8000

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF
CREDITORS

September 8, 2025
10:00 AM

Zoom video meeting. Go to Zoom.us/join, Enter Meeting
ID 984 369 3045, and Passcode 6747057013, call
1-412-532-8861

CONFIRMATION HEARING DATE/TIME/LOC

September 8, 2025
10:00 AM

Same location as
Meeting of Creditors

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE
OR HEARING.**

Dated: 6/24/25

BY THE COURT

Carlota M Bohm
Bankruptcy Judge

In re:
Robert L. Makowski, Jr.
Lisa M. Makowski
Debtors

Case No. 25-20290-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 24, 2025

User: auto
Form ID: rsc13

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331
cr	+ MetLife Securitization Trust 2017-1, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ Peters Township, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
16520634	+ Jefferson Hills Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2025 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2025 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	Borough of Mount Oliver, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	City of Pittsburgh School District, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	County of Allegheny, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnpwsa@grblaw.com	Jun 25 2025 00:12:00	Pittsburgh Water and Sewage Authority, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: RASEBN@raslg.com	Jun 25 2025 00:12:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
16491339	Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 00:21:28	American Express National Bank, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
16491340	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 25 2025 00:12:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
16491341	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 25 2025 00:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
16491342	^ MEBN	Jun 25 2025 00:04:49	Borough of Mount Oliver, c/o Jordan Tax Service,

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			Inc., 102 Rahway Road, McMurray, PA 15317-3349
16543621	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	Brough of Mount Oliver, c/o GRB Law, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16492567	^ MEBN	Jun 25 2025 00:04:31	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491343	^ MEBN	Jun 25 2025 00:04:31	Citizens Bank, NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491344	^ MEBN	Jun 25 2025 00:04:49	City & School District of Pittsburgh, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16543635	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	City of Pittsburgh School District, c/o GRB Law, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16491345	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 25 2025 00:13:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
16543636	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	County of Allegheny, c/o GRB Law, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16521332	+ Email/Text: jdryer@bernsteinlaw.com	Jun 25 2025 00:12:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16491346	+ Email/Text: EBN@edfinancial.com	Jun 25 2025 00:12:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16514023	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 25 2025 00:13:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
16514724	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 00:21:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16491347	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 00:21:26	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
16532815	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 25 2025 00:13:00	MetLife Securitization Trust 2017-1, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
16491349	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2025 00:12:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
16491350	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2025 00:12:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
16518773	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2025 00:12:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
16491353	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2025 00:12:00	PNC Bank, Bankruptcy Dept., PO Box 94982, Cleveland, OH 44101
16491351	^ MEBN	Jun 25 2025 00:04:43	Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
16491352	^ MEBN	Jun 25 2025 00:04:50	Peters Township, c/o Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
16543633	+ Email/Text: ebnjts@grblaw.com	Jun 25 2025 00:12:00	Peters Township, c/o GRB Law, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16543151	+ Email/Text: ebnpwsa@grblaw.com	Jun 25 2025 00:12:00	Pittsburgh Water and Sewage Authority, c/o GRB Law, Richard A. Monti, Esq., 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16491354	+ Email/Text: EBN@edfinancial.com	Jun 25 2025 00:12:00	US Dept. of Education, 120 N. Seven Oaks Drive,

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16518126	Email/PDF: ebn_ais@aisinfo.com	Jun 25 2025 00:21:36	Knoxville, TN 37922-2359 Verizon, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
16491355	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 25 2025 00:13:00	Wilmington Savings Fund, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MetLife Securitization Trust 2017-1, Wilmington Sa
cr	*+	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	Jefferson Hills Borough, c/o Maiello Brungo & Maiello LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
16508295	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16491348	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Jefferson Hills Borough jlc@mbm-law.net
Kenneth Steidl	on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mary F. Kennedy	on behalf of Creditor Citizens Bank N.A. mary@javardianlaw.com, tami@javardianlaw.com;angie.harrigan@javardianlaw.com

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Matthew Fissel

on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee
bkgroup@kmlawgroup.com, wbecf@brockandscott.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Richard Monti

on behalf of Creditor Pittsburgh Water and Sewage Authority rmonti@grblaw.com

Richard Monti

on behalf of Creditor City of Pittsburgh School District rmonti@grblaw.com

Richard Monti

on behalf of Creditor County of Allegheny rmonti@grblaw.com

Richard Monti

on behalf of Creditor Peters Township rmonti@grblaw.com

Richard Monti

on behalf of Creditor Borough of Mount Oliver rmonti@grblaw.com

Robert Shearer

on behalf of Creditor MetLife Securitization Trust 2017-1 rshearer@raslg.com

Robert Shearer

on behalf of Creditor U.S. Bank Trust National Association rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 16